

Visa	Statement Descriptor	Fee Definition
Visa US Acquirer Service Fee (Assessments)	Visa Assessment Fee	The Visa US Acquirer Service Fee will be assessed to all Visa sale transactions.
Visa International Service Fee	International Service - ISA	The Visa International Service Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued.
Visa International Acquirer Fee	International ACQ – IAF	The International Acquirer Fee applies under the same circumstances as the International Service Assessment Fee.
Visa Authorization Processing Fee (APF) - Variable Credit	NAPF Credit	The Visa Authorization Processing Fee applies to all Visa-branded credit authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or credit authorization reversals.
Visa Authorization Processing Fee (APF) - Variable Debit	NAPF Debit/PP	The Visa Authorization Processing Fee applies to all Visa-branded Non-PIN Debit (DB) and Prepaid (PP) authorizations acquired in the US regardless of where the issuer or cardholder is located. This fee will not apply to Zero Dollar Verification messages or Non-PIN Debit and Prepaid authorization reversals.
Visa Misuse of Authorization	Misuse of Auth - VMA	The Visa Misuse of Authorization Fee will be assessed to approved and partially-approved electronic authorizations that cannot be matched to a settled transaction within the following timeframe: Travel and Entertainment (T&E) merchants = 20 days; all others = 10 days. If an authorization was attempted and received but the transaction was not settled, you must electronically reverse the authorization within 24 hours for all card present transactions and 7 calendar days for all card not present transactions. The Visa Misuse of Authorization Fee will be billed in the month after it is incurred.
Visa Zero Floor Limit	Zero Floor Limit - ZFL	The Visa Zero Floor Limit Fee will be assessed on settled transactions that cannot be matched to previously approved or partially-approved electronic authorizations.
Visa Debit Integrity Fee	Transaction Integrity Fee - TIF	The Visa Debit Integrity Fee will apply to Regulated and Non-regulated (Non-PIN) Debit and Prepaid card transactions that do not request Custom Payment Service (CPS) participation or fail CPS qualification. This fee will apply to US merchants accepting US issued cards.
Fixed Acquirer Network Fee (FANF)	Visa Network Fee CP	Customer Present: The Fixed Acquirer Network Fee (FANF) for Visa Accepting Merchants is a monthly fixed fee that will be assessed at the tax ID level and is based on Client's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. The FANF will be billed in the month after it is incurred. Please visit http://www.paymentworld.com/pdf/PaymentNetworkFees.pdf to find more information on how this fee may apply to you.
Fixed Acquirer Network Fee (FANF)	Visa Network Fee CNP	Customer Not Present/Merchant Aggregators/Fast Food Restaurants: The Fixed Acquirer Network Fee (FANF) for Visa Accepting Merchants is a monthly fixed fee that will be assessed at the tax ID level and is based on Client's number of locations, total monthly Gross Sales Volume (originating from Visa Credit, Visa Non-PIN Debit, and Visa Prepaid cards), Merchant Category Code (MCC), and whether the customer is present. The FANF will be billed in the month after it is incurred. Please visit http://www.paymentworld.com/pdf/PaymentNetworkFees.pdf to find more information on how this fee may apply to you.

MasterCard	Statement Descriptor	Fee Definition
MasterCard Acquirer Brand Volume (Assessments)	MasterCard Assessment Fee	MasterCard Assessment Fee will be assessed to all MasterCard sale transactions. This fee is comprised of the MasterCard Acquirer Brand Volume Fee of 0.11% and the MasterCard Annual Acquirer License Fee of 0.005%.
MasterCard Acquirer Brand Volume for transactions \$1000 USD or greater (Assessments)	MC Assessment Tran Amt >=\$1K	MC Assessment Transaction Amount >=\$1K fee will be assessed to all MasterCard Consumer Credit and Commercial sales transactions greater than or equal to \$1000 USD.
MasterCard US Cross Border USD	Cross Border Domestic	The MasterCard Cross Border USD Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued and the transaction was settled in USD.
MasterCard US Cross Border non-USD	Cross Border Foreign	The MasterCard Cross Border non-USD Fee will apply to any transaction in which Client's country of domicile differs from the country where the card was issued and the transaction was not settled in USD.
MasterCard Network Access Brand Usage (NABU)	NABU auth	The MasterCard Network Access Brand Usage Fee will be assessed on each authorization record from US merchants for US cardholders. Collection Only and Return/Credit transactions do not have authorization records; therefore this fee will not apply to such transactions. Effective June 30, 2013, MasterCard will increase the Network Access Brand Usage Fee from \$0.0185 to \$0.0195.
MasterCard Network Access Brand Usage (NABU)	NABU returns	The MasterCard Network Access Brand Usage Fee will be assessed on each Collection Only and Return/Credit settled transaction. This fee applies to transactions from US merchants for US cardholders. Effective June 30, 2013, MasterCard will increase the Network Access Brand Usage Fee from \$0.0185 to \$0.0195.
MasterCard Account Status Inquiry Service Fee - Intraregional	MC Acct Status Inq Svc Intrare	The MasterCard Account Status Inquiry Service Fee - Intraregional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are in the same region.
MasterCard Account Status Inquiry Service Fee - Interregional	MC Acct Status Inq Svc Interre	The MasterCard Account Status Inquiry Service Fee - Interregional will apply to all Account Status Inquiry Service requests (including AVS, CVC2 or both) where the merchant and cardholder are not in the same region.
MasterCard Processing Integrity Fee	MC Processing Integrity Fee	The MasterCard Processing Integrity Fee will apply to authorizations that are not cleared or reversed (full or partial) within MasterCard time frames. MasterCard will assess the fee on authorizations not matched to a subsequent clearing record within 120 days of the original authorization. Reversals must occur within 24 hours in a card present environment, 72 hours in a card not present environment or 20 days in a Travel & Entertainment (T&E) environment. T&E Merchants include Lodging (MCC 3501-3999, 7011), Car Rental (MCC 3351-3441, 7512) and Cruise Lines (MCC 4411). T&E Merchants were previously exempt from the MasterCard reversal and clearing mandate but will be included effective October 18, 2013.
Acquirer Program Support Fee	ACQ Program Support Fee	The Acquirer Program Support Fee applies under the same circumstances as the Cross-Border Assessment Fee (Domestic) noted above (Increased to 0.85% from 0.55% on April 1, 2013).

Discover	Statement Descriptor	Fee Definition
Discover Assessments	Discover Dues/Assessment Fee	The Discover Assessment Fee will be assessed to all Discover Network Card sale transactions.
Discover Data Usage Fee	Discover Data Usage Fee	The Discover Data Usage Fee will be assessed to all Discover Network Card sales transactions.
Discover International Service Fee	Discover Intl Service Fee	The Discover International Service Fee is assessed on the amount of Card Sales (including Cash Over) conducted at a Client location in the United States where the domicile of the Issuer of the Card used in the Card Sale is a country other than the United States. This fee is applicable to Card Sales with JCB and China Unionpay Cards.
Discover International Processing Fee	DSCV INTL ACQR FEE	The International Service Fee applies to U.S. acquired transactions paid for with a card issued outside of the U.S, excluding the Cash Over portion of such Card Sale that occur at a merchant location in the U.S.

Pin Debit	Statement Descriptor	Fee Definition
Star Debit network	Annual fee	The Star Debit network has implemented a \$8.00 annual merchant participation fee.
Jeanie Debit network	Annual fee	The Jeanie Debit network has implemented a \$8.00 annual merchant participation fee.
Pulse Debit network	Annual fee	The Pulse Debit network has implemented a \$11.00 annual merchant participation fee.
NYCE Debit network	Annual fee	The NYCE Debit network has implemented a \$9.00 annual merchant participation fee.